

Testimony
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Internet Information Services for Medicare Beneficiaries

Introduction

Thank you for the opportunity to discuss the Health Care Financing Administration's efforts to use the Internet to inform Medicare beneficiaries about the Medicare program, including the new Medicare+Choice options that are available to them. HCFA is launching the National Medicare Education Program, an unprecedented information and education campaign to inform beneficiaries about these choices, and about the resources that are available to help them make an appropriate choice. To put this effort into perspective, this is the largest such campaign in the history of the Medicare program, and possibly the largest peacetime information campaign ever directed toward senior citizens.

Increasing numbers of Medicare beneficiaries use the Internet or have access to it through their families, friends, health care providers, and service organizations. Responding to this growing opportunity to provide beneficiaries with up-to-date information, HCFA has created a new consumer-focused website: www.medicare.gov. HCFA has had another web site, hcfa.gov, available for some time that has proven invaluable to providers, researchers and students, government agencies, the media, and other representatives of the public. We believe that it is now time to establish an Internet site that is designed with the beneficiary in mind, so we created medicare.gov to offer easy-to-find, useful, easy-to-read, and appropriate information about Medicare.

Features of medicare.gov

I would like to give you a brief overview of the features that are available when someone accesses medicare.gov. The new website contains the following useful information for Medicare beneficiaries and anyone involved in helping them with their health care decisions:

- **What is Medicare:** In this section, visitors can get answers to their questions about Medicare, including eligibility requirements, how to enroll, and how to read a Medicare Summary Notice (the new monthly statement that is replacing the Explanation of Medicare Benefits).
- **Managed Care:** This section discusses managed care and the new Medicare+Choice options that will be available in 1999. The Managed Care section includes an extensive list of questions-and-answers, a glossary of terms, and information about how to enroll in and disenroll from a Medicare managed care plan. From this site visitors can also access the "Medicare Compare" database to see what plans and benefits are available where they live. I'll discuss Medicare Compare in detail in a few moments.
- **Who to Contact:** This section provides state-specific contact information, including phone numbers, on a variety of Medicare topics broken down into four broad categories: Your Medicare Bill; Getting Medicare, Other Health Insurance, Other Benefits; Complaints, Appeals, and Medicare Rights; and Managed Care.
- **Publications:** A variety of HCFA publications (in both English and Spanish) are available for visitors to view, download, or print.
- **Wellness:** Visitors can learn more about health issues that are of particular concern to them, such

as peptic ulcers, pneumonia and the flu, and about new Medicare preventive health benefits. This section also includes a calendar of events alerting the user to National Health Observances that may be of interest to seniors. In this section of the website, seniors can learn about preventing disease or illness, which preventive services are covered by Medicare, and how they can obtain additional information.

- **Fraud and Abuse:** This section describes fraudulent practices that affect the Medicare program and tells visitors how to report suspected fraud in the Medicare system. A *Consumer Fraud Pamphlet* is available for the public.

The Medicare Compare Database

A key feature of medicare.gov is Medicare Compare. Beneficiaries and others may compare one managed care plan to another and to compare managed care options to the Original Medicare Plan, or to Original Medicare with a supplemental policy (Medigap).

Medicare Compare is an electronic database of information about accredited managed care plans that already serve nearly 6 million Medicare beneficiaries across the country. The database is designed to educate beneficiaries, their family members, or others who might assist them about their health care options so they can make informed health care choices. The information is compiled by HCFA with cooperation from managed care plans, and will be updated on a quarterly basis.

Medicare Compare contains the following information:

- Toll-free telephone numbers and website addresses for health plans;
- Service areas listed by state, Zip code, and county so beneficiaries can compare plans that are available in their own geographic areas;
- Benefit and service packages offered by each plan, including detailed information on premiums, copayments, and deductibles, and other out-of-pocket costs;
- "Helpful hints" to help users navigate within the database; and a
- Guest book/E-mail link back to HCFA so that we can receive users' comments and answer their questions.

Users can select the level of detail they want to know about the plans, and can search either by state, county, or zip code. As I mentioned, HCFA will update the database quarterly to provide users with the most timely and complete information.

In addition to viewing the list of Medicare managed care plans in a state, county, or zip code, users can:

- Display side-by-side comparisons of services offered by two health plans; or
- Search for a specific type of service such as vision care, podiatry care, or specific preventive health services.

Seniors Surf the Net

One of the most frequent comments we hear regarding our efforts to provide Medicare information on the Internet is that "seniors don't use computers". However, while this may be the public perception, more and more Medicare beneficiaries and those who will soon be eligible for Medicare do in fact use the Internet, and many others are in homes or facilities where Web connections are available.

- A Merrill Lynch-sponsored survey conducted in September 1997 shows that 15 percent of those 65 and older use the Internet.
- According to Packard Bell NEC Inc., customers over age 55 accounted for 14 percent of retail purchases of its personal computers in 1997.
- AARP reports that in 1997, 36 percent of Americans between ages 50 and 64 owned a personal computer.

We understand that this is still a minority of beneficiaries. We are reaching out to the following groups who can help beneficiaries access information through the Internet: beneficiaries' children and grandchildren, State Health Insurance Advisory Programs that provide one-to-one counseling services to seniors, senior centers and other components of the Aging Network, public libraries, beneficiary advocacy groups, social and case workers, federal and state agencies, and health care providers.

While medicare.gov and Medicare Compare are designed especially for Medicare beneficiaries and the people involved in their health care decisions, anyone with access to the Internet can use it. Material in the database may be customized and printed for local and individual needs.

I thank you for the opportunity to discuss HCFA's new medicare.gov website. We believe that this resource is an essential component of the National Medicare Education Program, our comprehensive effort to inform Medicare beneficiaries about their health care choices, which was required by the Balanced Budget Act of 1997. Along with medicare.gov, we are pilot testing a newly designed Medicare handbook, *Medicare & You*, for 5.5 million beneficiaries in five states; sending a mailing to the other 33.5 million beneficiaries explaining the changes in the Medicare program; phasing in a Medicare+Choice toll-free information system between October 1998 and October 1999; developing partnerships with public and private sector organizations and training these groups to help us communicate our messages to beneficiaries; and conducting outreach initiatives at the regional, state, and local levels, including those that target beneficiaries with special barriers to accessing information.

I will be happy to answer any questions you may have.